

Fig. 1



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Internet Portal.com (personalized page)

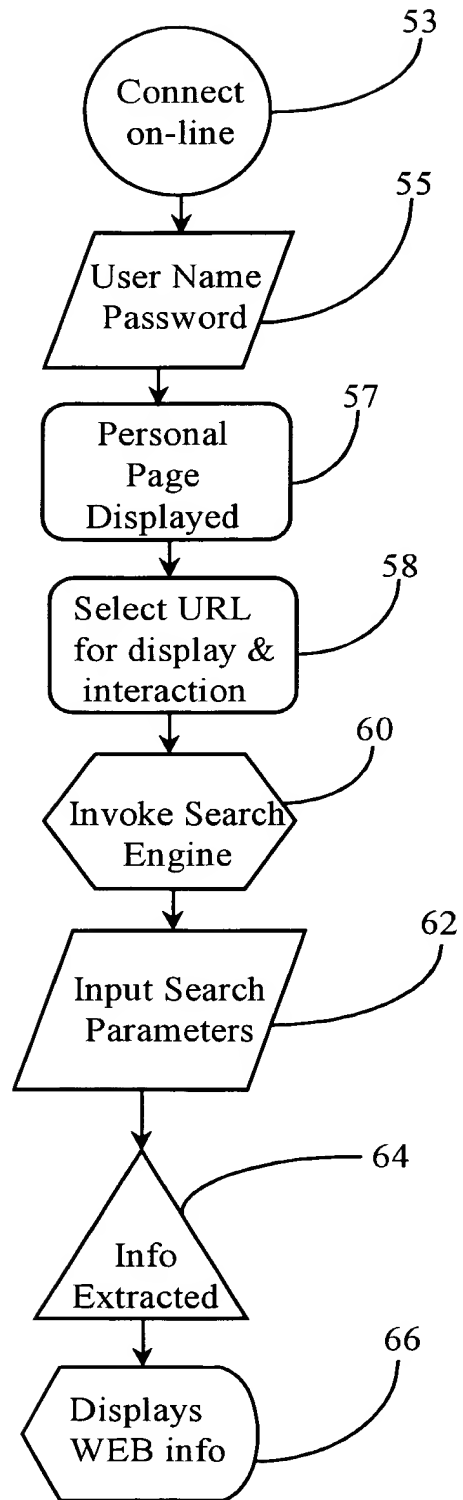
Search	Server Name	User Name	Password
Agent	LBC.com	John Doe	XXXXXXXX
Last	My Bank.com	John R. Doe	XXXXXX
Update	My Stocks.com	John R. Doe	XXXXXXXXXX
ADD	My Shopping.com	Jane L. Doe	XXXXXX
	Mortgage.Com	John/Jane Doe	XXXXXXXXXX
	Airline.com	John Doe	XXXXXX

Search String  51

52

Fig. 2





**Fig. 3**



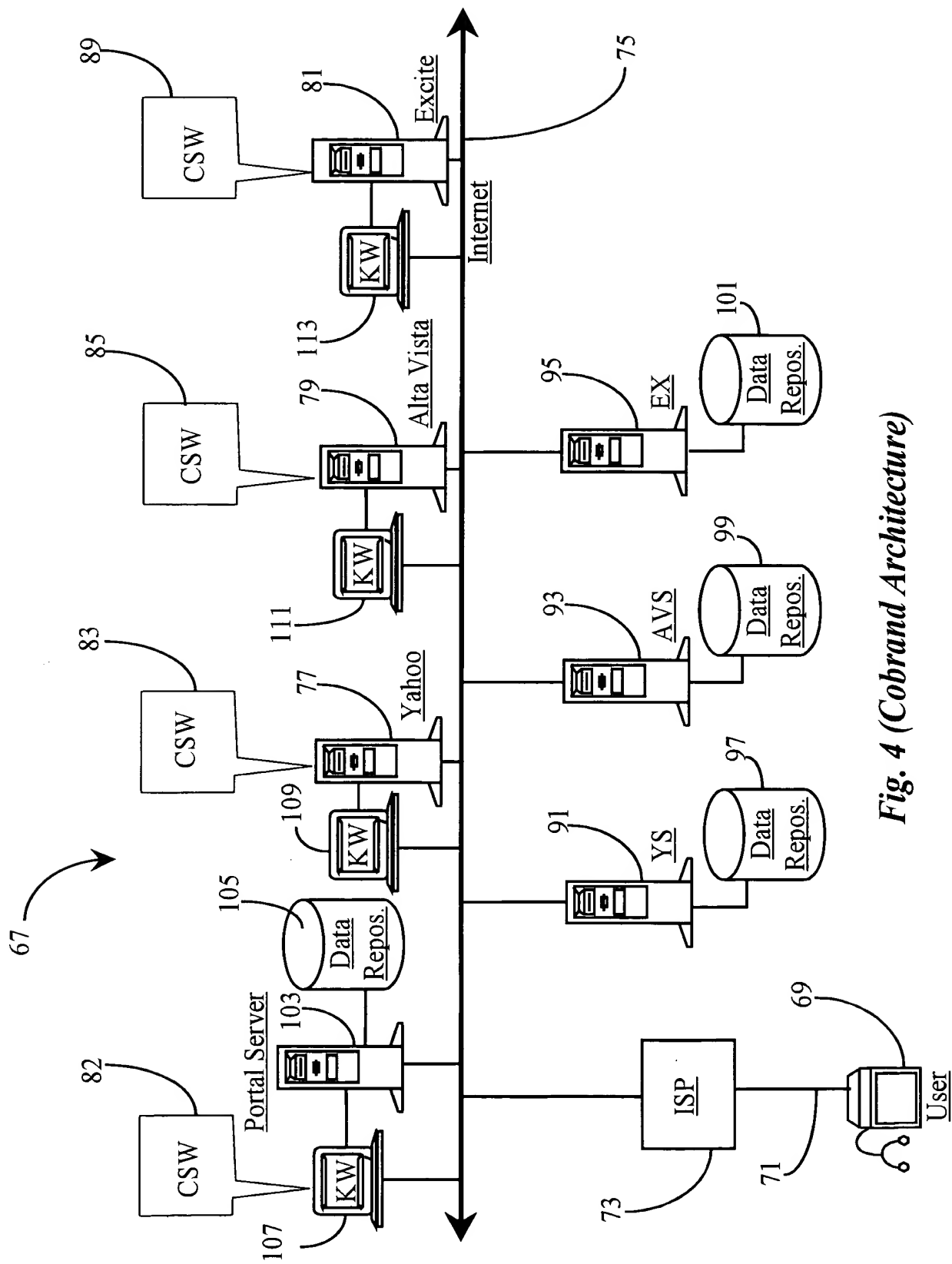


Fig. 4 (Cobrand Architecture)



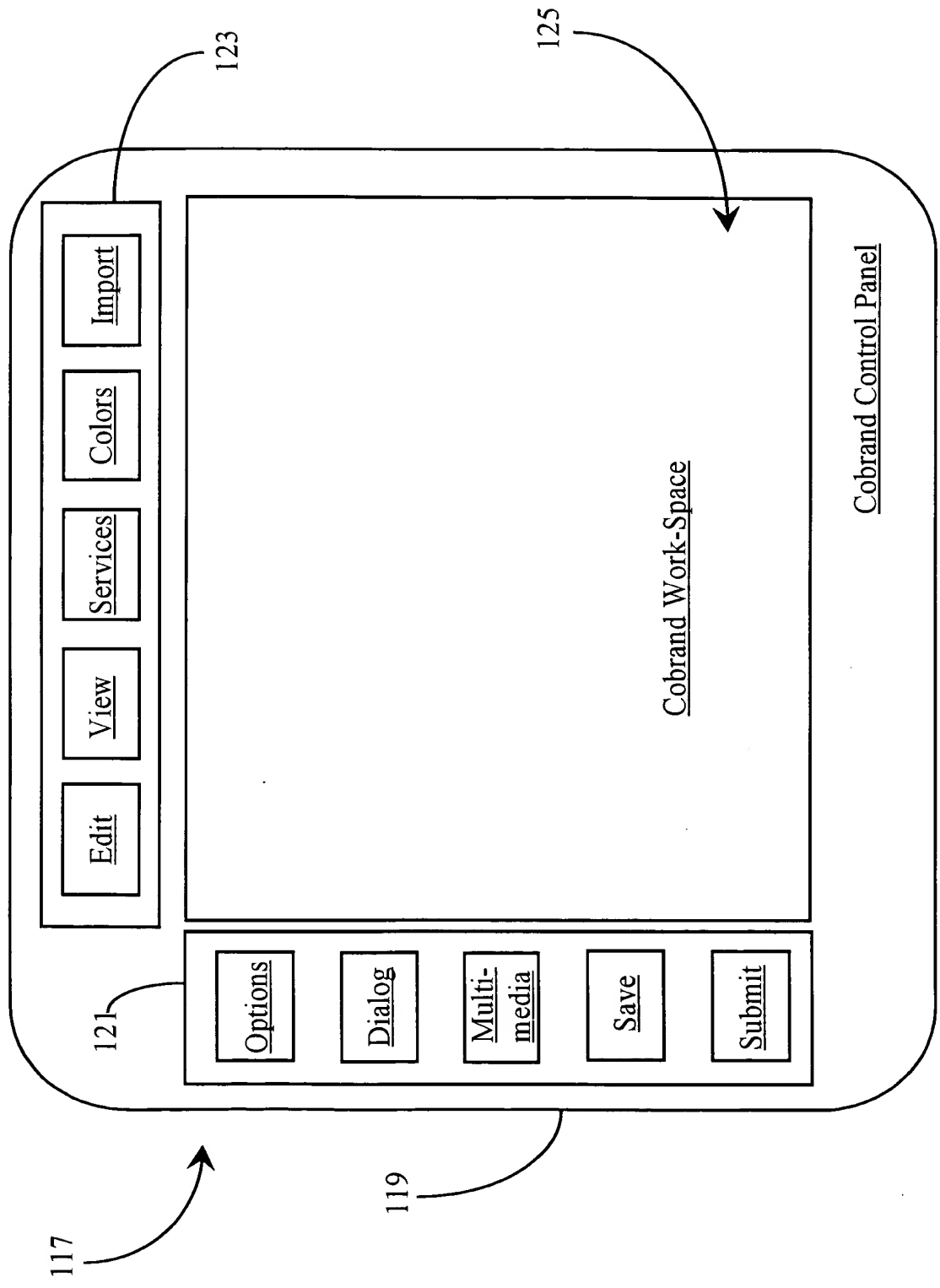


Fig. 5



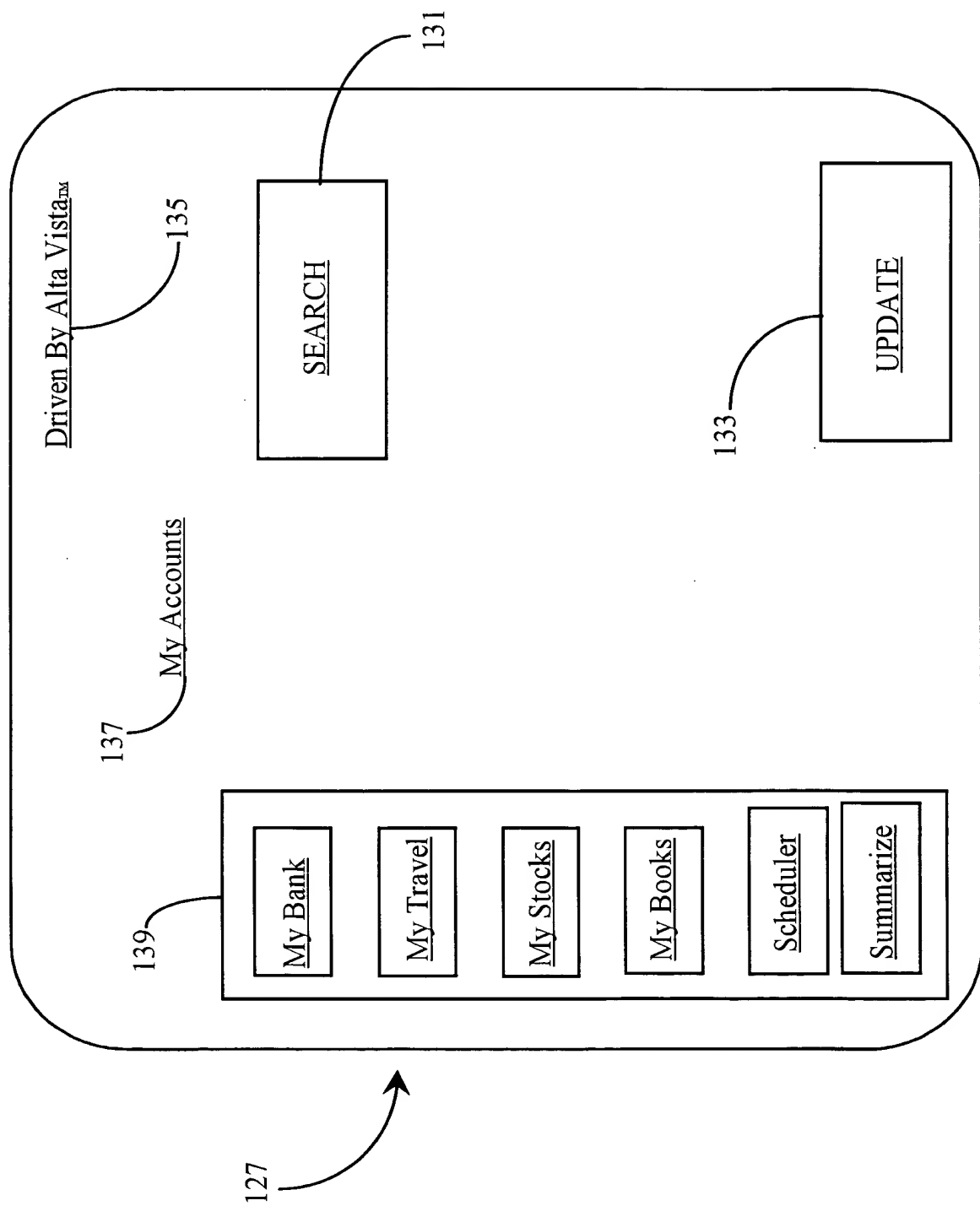
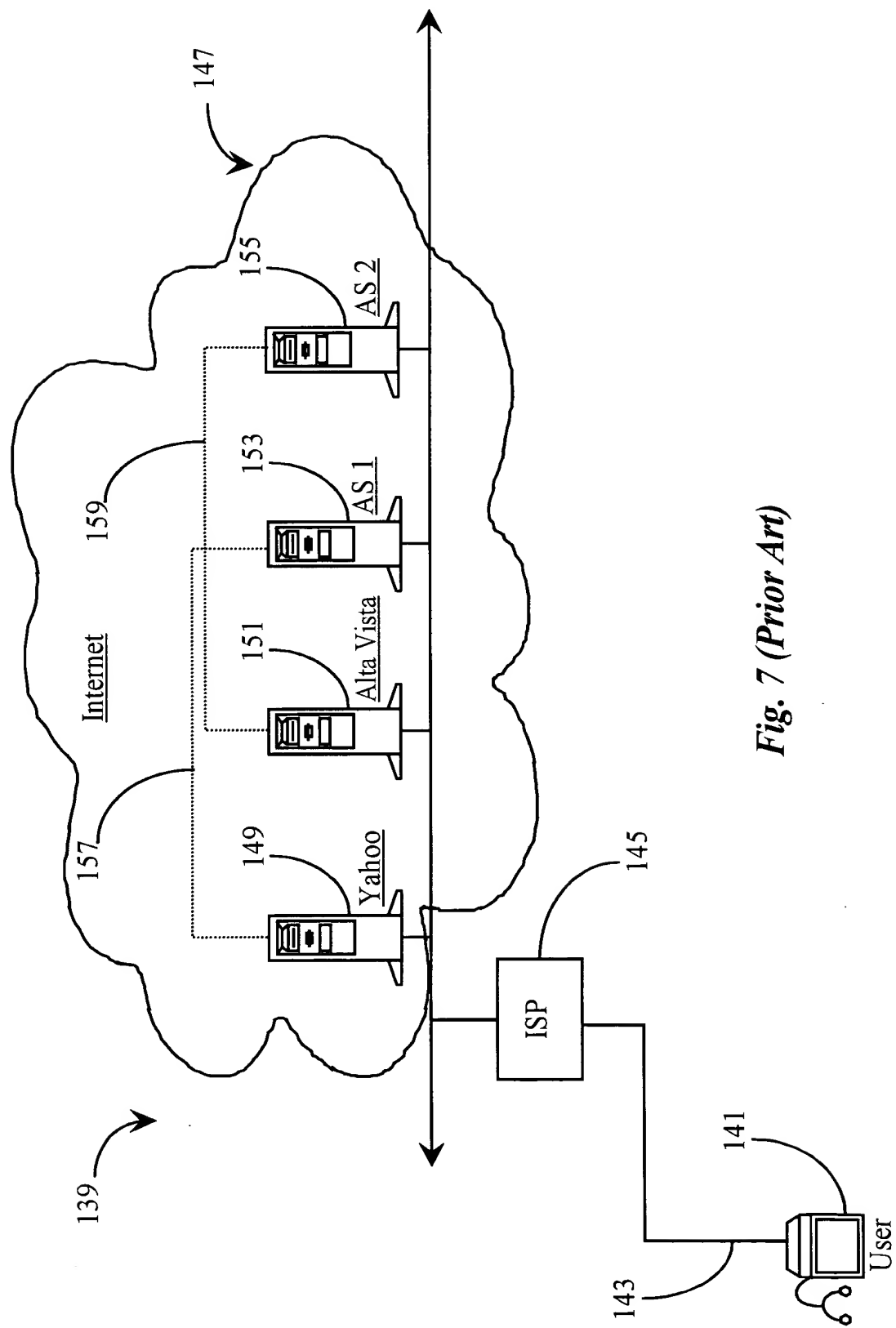


Fig. 6





**Fig. 7 (Prior Art)**



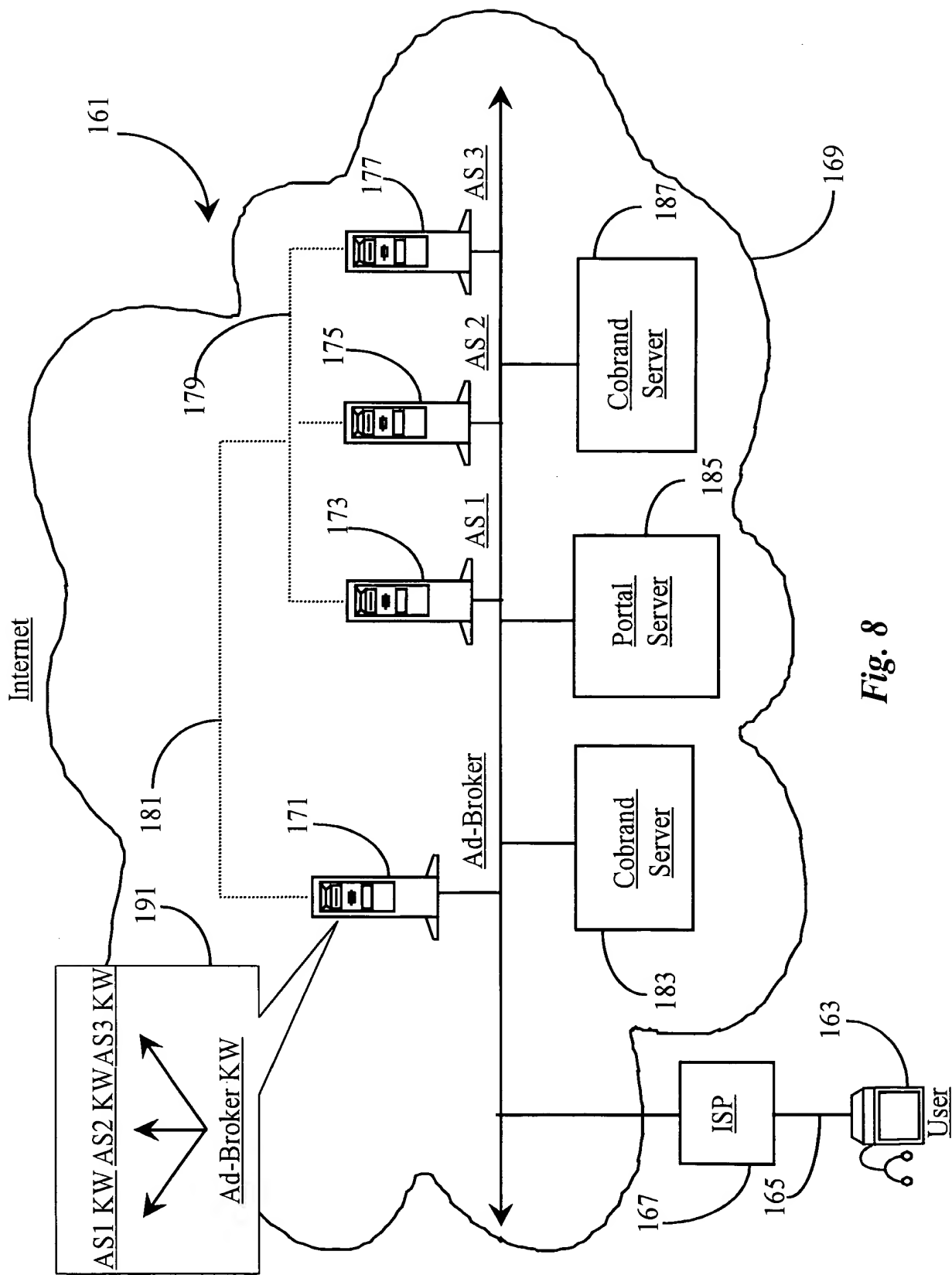


Fig. 8



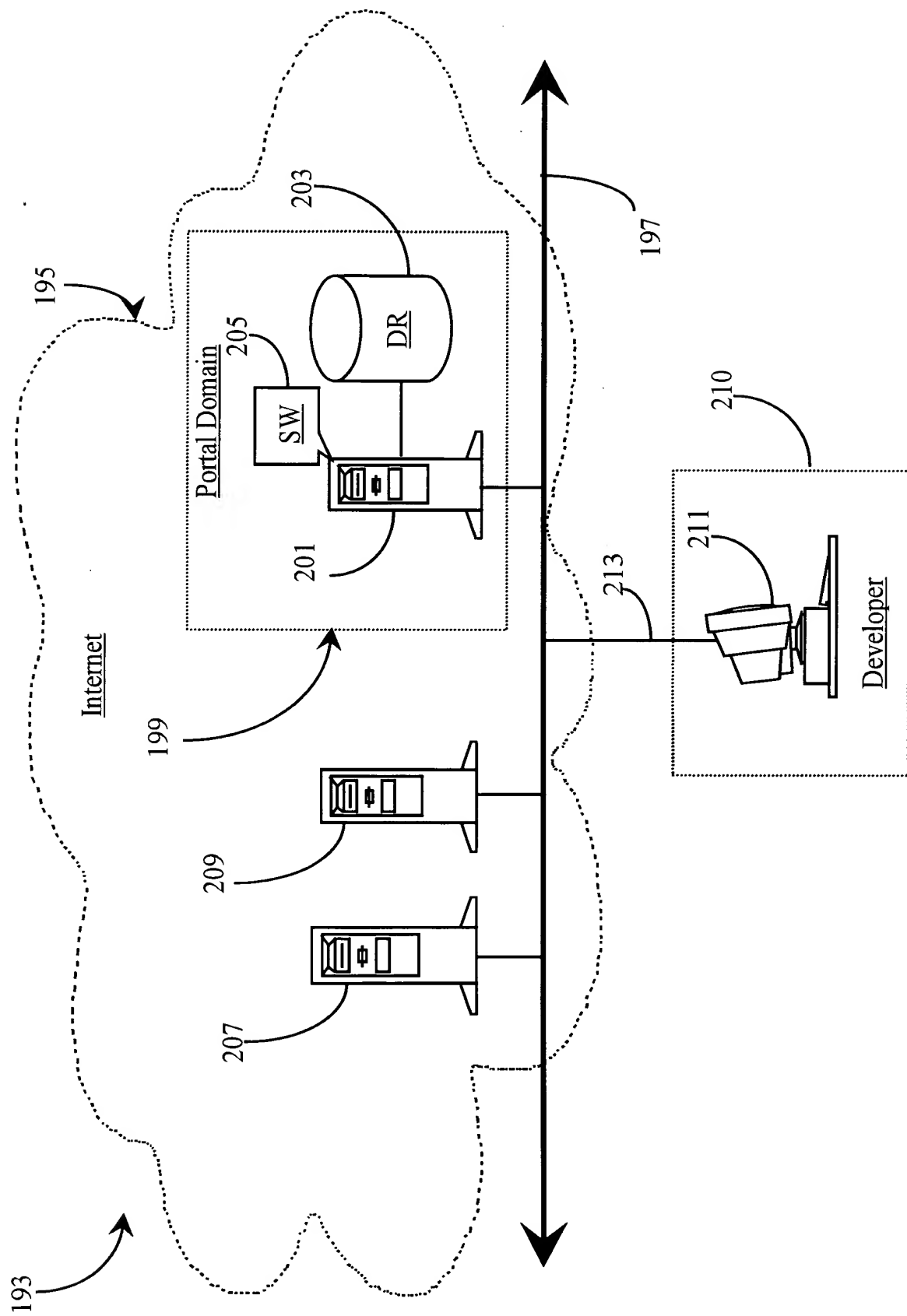
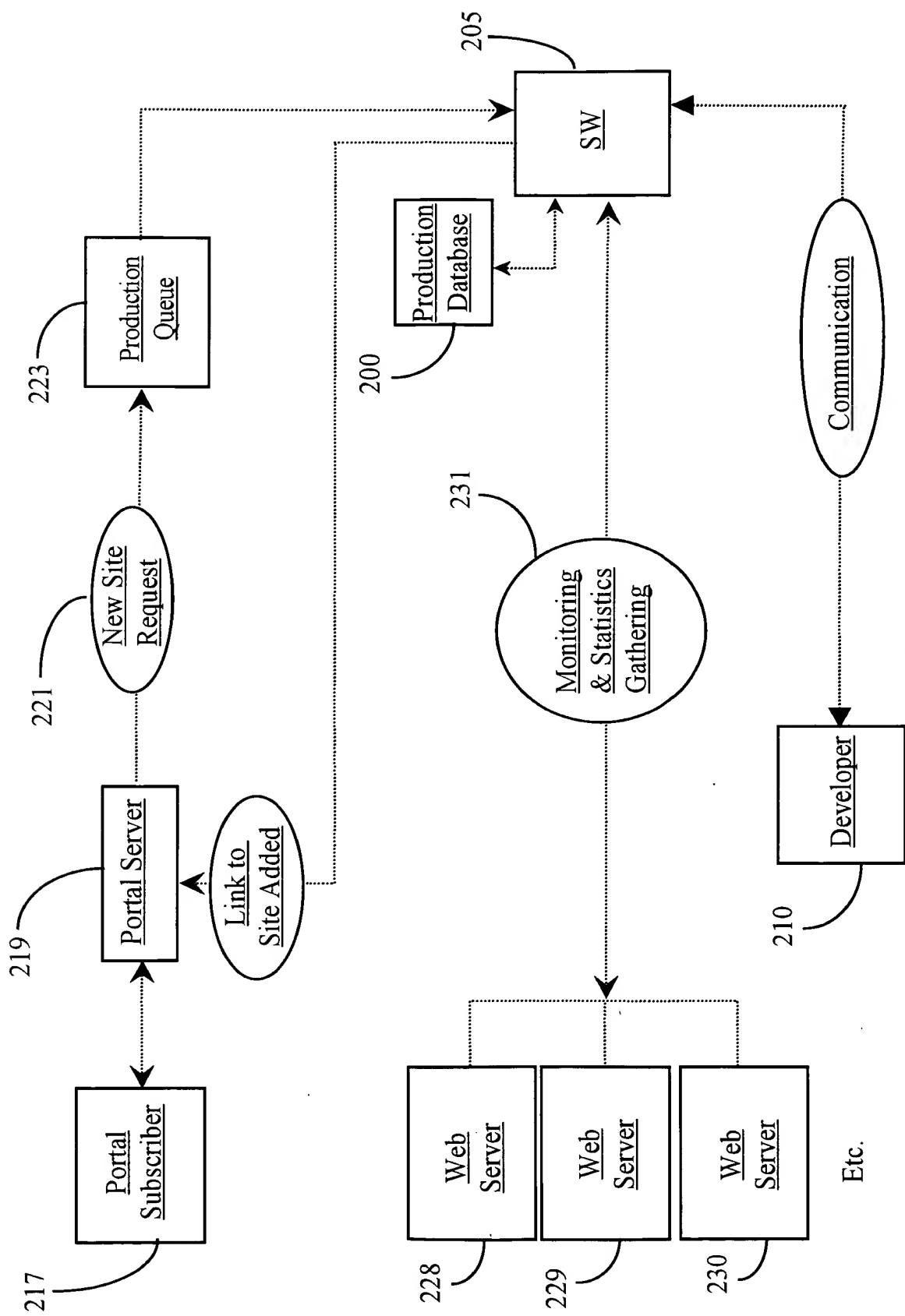
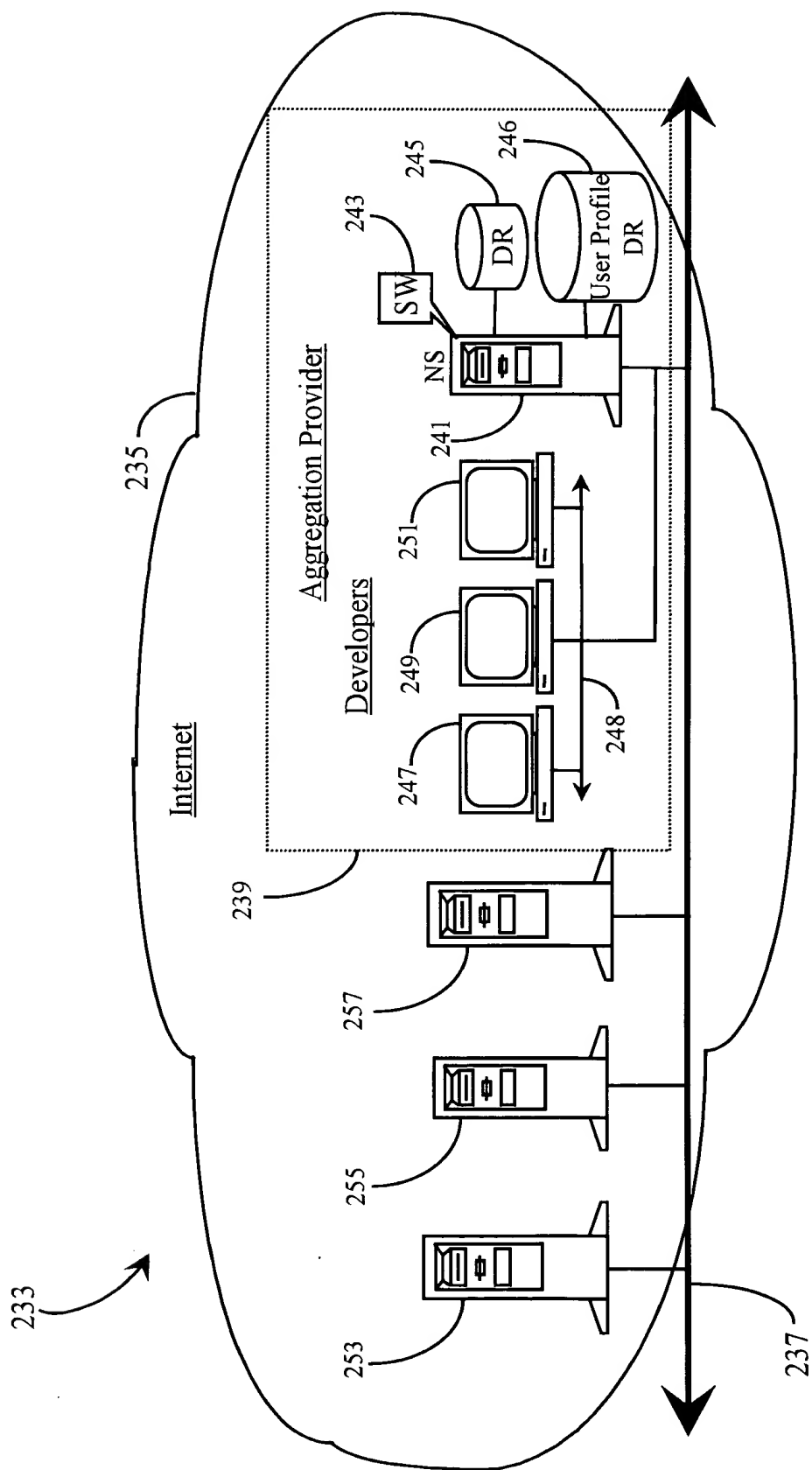


Fig. 9



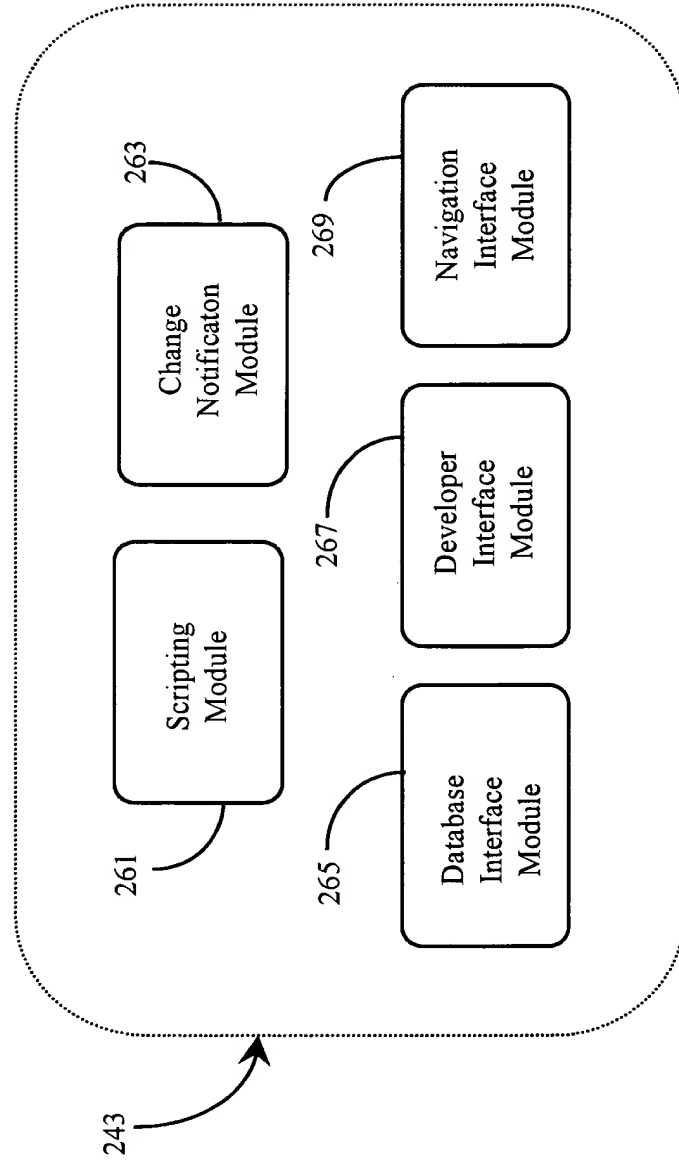






**Fig. 11**

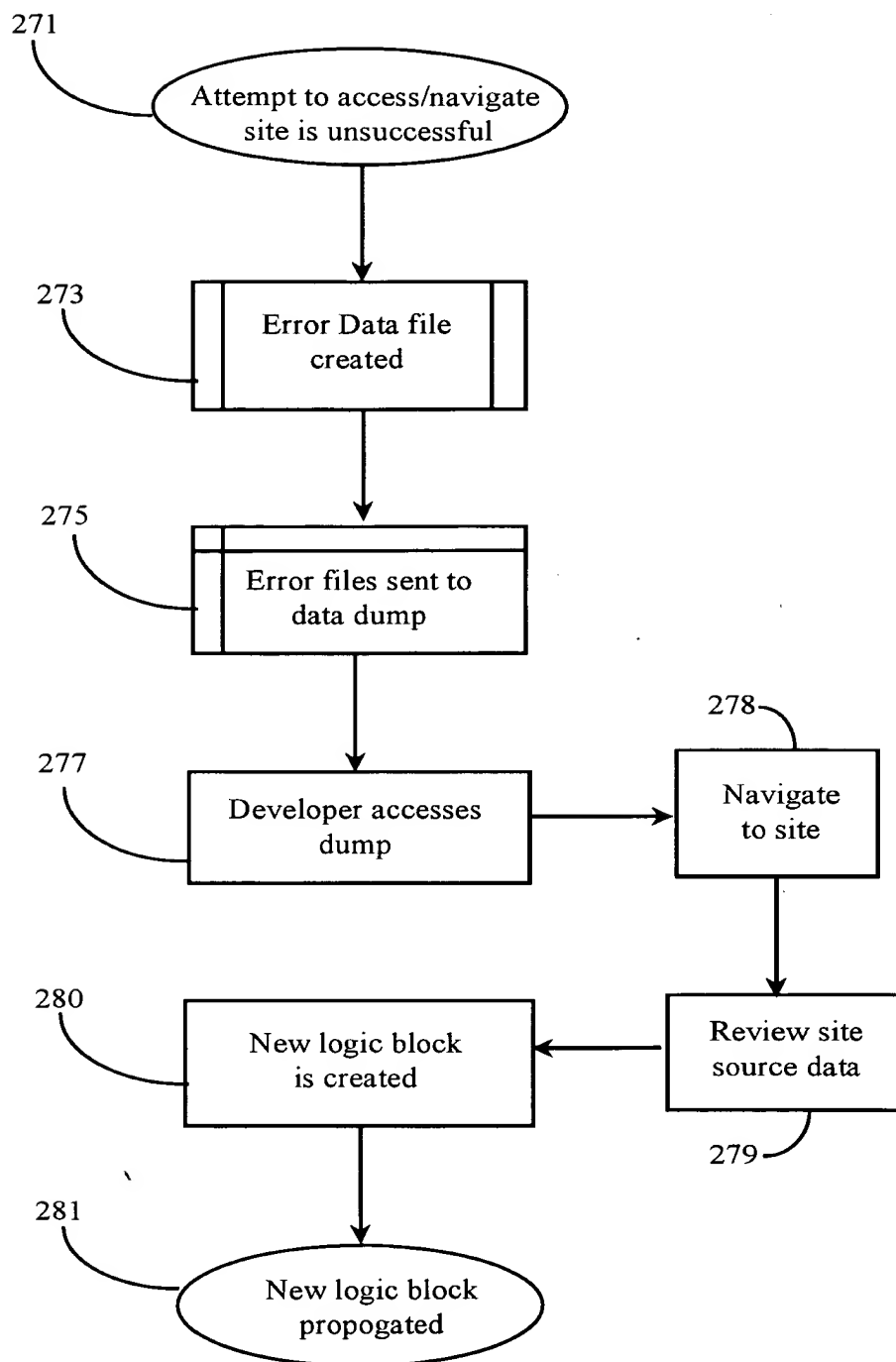




Change Detection Software

*Fig. 12*





*Fig. 13*